

## ***PRESS RELEASE***

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### **INSURANCE COMMISSIONER URGES RENTERS INSURANCE FOR COLLEGE STUDENTS**

**CHARLESTON, WV** – West Virginia Insurance Commissioner, Jane L. Cline, announced today that college students renting an off-campus apartment or house while away at school should consider purchasing renters insurance to protect their personal property, such as a computer, television, stereo, bicycle or furniture, in the event it is damaged, destroyed or stolen.

Even if a student is a dependent under his or her parent's insurance, the student's personal property, in many cases, is not covered if the student lives off campus. Parents should check their policy or contact their insurance agent to see if renters insurance is right for their son or daughter who is away at school.

"Renters insurance protects your personal property against damage or loss, and insures you in case someone is injured while on your property," Cline said. "If you live in a rented apartment, house, or condominium, your landlord's insurance does not cover your personal property in the event that it is stolen or damaged as a result of a fire, theft or other unexpected circumstance."

Most renters insurance policies provide two basic types of coverage: personal property and liability. Personal property coverage pays to repair or replace personal belongings if they are damaged, destroyed or stolen. Liability insurance provides coverage against a claim or lawsuit resulting from bodily injury or property damage to others caused by an accident while on the policyholder's property.

If you would like more information on renters insurance, contact the West Virginia Offices of the Insurance Commissioner, toll free, at 888-TRY-WVIC.